

# Safety, Service, Satisfaction



## These are the Cardinal Principles of Banking We Furnish all Three

These are Our Arguments for Soliciting Accounts of INDIVIDUALS, FIRMS, CORPORATIONS Bank of Commerce and Trusts

### REAL ESTATE AND BUILDING NEWS

(Continued From First Page.)

also reported the demand for lots during last week as being better than for some months past, especially for property on Brook Avenue, recently placed on the market by the company. The evidence of this was the sale of quite a number of nice lots on which the buyers expect to proceed right away to build.

#### January Clearings.

William E. Purcell, Jr., has gleaned from the books of the court clerks the following information, showing the real estate clearings for the month of January:

In old city limits—  
Improved property ..... \$502,632  
Vacant lots ..... 23,558  
In annexed territory, exclusive of South Richmond—  
Improved property ..... 56,195  
Vacant lots ..... 50,975  
Suburban lots and improvements ..... 56,716  
Suburban acreage ..... 52,095  
Total ..... \$782,625

E. A. Barber, Jr., C. P. A. Phone 5321

**E. A. BARBER & CO.,**  
ACCOUNTING, AUDITING,  
ORGANIZING, SYSTEMATIZING  
215 Mutual Building,  
Richmond, Va.

**Branch, Cabell & Co.**

1115 E. Main St.  
Phones Nos. 43 and 7544.  
Members New York Stock Exchange,  
New York Cotton Exchange and Chicago Board of Trade.

### TRANSACTIONS IN LEAF TOBACCO

(Continued From First Page.)

liveries and largely because of the splendid condition of the leaf, there was more activity in the market than for the previous week. The fractional decline on sun-cured goods noticed the week before was recovered and all grades sold well, especially the better fillers and good wrappers. Many piles of wrappers were knocked out at from \$30 to \$35 per hundred.

The Burley goods held their own very well, and in the main sellers were well pleased with the prices obtained. The business in package goods was active.

**Lynchburg Tobacco Market.**  
[Special to The Times-Dispatch.]  
Lynchburg, Va., February 18.—John D. Oglethorpe, of the Lynchburg Tobacco Warehouse Company, Inc., makes the following report of tobacco sold on the Lynchburg market:  
Sold week ending February 17: 95,500  
Sold week ending February 10: 95,500  
Increase this week: 16,000  
Sold from September 1, 1910, to Feb. 17, 1911: 10,034,100  
Sold from September 1, 1910, to Feb. 17, 1911: 10,034,100  
Increase for 1911: 193,500  
Receipts this week were heavier than expected, making the sixth successive heavy week.

The offerings were, as a whole, in good condition and satisfactory prices prevailed. The average price for the week was the highest of the season, and all grades were active at quotations below:  
Lugs, common ..... \$ 6.00 to \$ 6.50  
Lugs, good ..... 6.50 to 7.00  
Leaf, common ..... 6.25 to 7.00  
Leaf, medium ..... 7.00 to 7.50  
Leaf, good ..... 7.50 to 8.00  
Leaf, fine ..... 8.00 to 8.50  
Leaf, wrappers ..... 15.00 to 27.50

**Petersburg Tobacco Market.**  
Petersburg, Va., February 18.—The market has been very active, and very fine this week, with continued large offerings and demand for all grades. The sales aggregated nearly 600,000 pounds, running up the sales for the season to nearly 5,000,000.

**The Virginia Fire & Marine Insurance Company**  
OF RICHMOND, VIRGINIA.  
January 1, 1911.

Assets ..... \$1,590,315.55  
Capital ..... 250,000.00  
Net Surplus ..... 577,288.33  
Surplus to Policy-holders ..... 827,288.33

WM. H. PALMER, President. W. H. McCARTHY, Secretary.  
E. B. ADDISON, Vice-President. OSCAR D. PITTS, Treas.

DIRECTORS: WM. H. PALMER, D. O. DAVIS, J. JORDAN LEAKE, E. B. ADDISON, N. W. BOWE, W. H. PALMER, Jr.

## Progress and Growth

Established in 1865, this bank has enjoyed an uninterrupted existence of more than forty-five years, during which period it has been a prime factor in the steady growth of Richmond. Its record of faithful service is evidence that its affairs are conducted in such a manner as to merit and hold the confidence and loyalty of its customers. To-day we carefully guard every interest of our depositors and render the best possible service in every branch of banking.

Your account will be appreciated.

**First National Bank**  
of Richmond, Va.

No. 1104 East Main Street.

## BROAD STREET BANK

303 EAST BROAD STREET.

Temporary location during construction of new banking house.

Capital ..... \$200,000  
Surplus and undivided Profits ..... \$110,000

W. M. Habliston, Pres.; J. W. Rothert, Vice-Pres.; Jno. G. Walker, 2d Vice-Pres.; Andrew M. Glover, Cashier.

PERSONAL AND BUSINESS ACCOUNTS SOLICITED.  
With assets of over \$1,700,000, every inducement consistent with good banking is offered to its customers. 3 per cent. allowed in Savings Department. Bank is open till 8 o'clock Saturday evenings.

lucky River, will have to be controlled by the government. At present, in portions of the mountainous region, the number of large capacity mills being operated and the number of feet annually, so that, if the present rate of operation is kept up, it would be a matter of only a few years until the great Blue Ridge and the Appalaches would be robbed of their wealth of timber and destroyed by droughts and floods would be visited upon the fertile valleys at their feet. There is perhaps no more picturesque region in the whole world for a great national park, which in its essential features would suggest the primeval days of American life, than that broad and embracing the towering peaks of the Blue Ridge, extending for many miles.

## BUSINESS GROWS IN BIG RICHMOND

(Continued From First Page.)

and shipping facilities and many other advantages. The proprietors of the house and the force of energetic men made a record in the matter of moving their immense stock from Cary Street to the new quarters, commencing the job on the first day of February, and in four days moved their stock and soon had everything in apple pie order and were going along with the rapid filling of orders as if nothing had ever happened.

In the new quarters the Southern Bargain House had three floors, giving them 72,000 square feet of floor space. The entire building is lighted by broad windows on three sides, has two elevators connecting the floors, and a broad stairway. The ground floor has an immense packing and shipping room, and its facilities for this part of the business are superior, being especially arranged with an eye to speed and promptness in filling orders.

The next floor is a complete sample room in which is brought to view under good lights most attractive exhibits of all of the thousand and one things carried in the enormous stock of the concern. On the next floor the immense stock is stored, and in fact, there is much storage room on the other floors also, but the main stock is housed on the third floor. Of course, it has been necessary to enlarge the force to handle the enlarged stocks of every conceivable thing carried in the notion and wholesale department.

**Largest of Its Kind.**  
Indeed, this business has grown, and now it has ceased to be merely a notion house as notion houses usually go, but has branched out into a wholesale department, and a department of household goods. In this case it is an enormous establishment in which the retail merchant can supply himself with everything that is usually found in a complete and strictly up-to-date retail department store. When I visited the place a few days ago in search of some information as to what wholesale Richmond is doing I saw for the first time a wholesale department store and the largest and most complete one south of the Potomac River. In it I saw more kinds of goods and a greater variety of the things that the retail merchant goes to a big city like Richmond to buy to stock his town or country store with than I ever dreamed could be brought together in one house. I have, of course, seen many retail department stores, but always supposed that they bought their stocks from here, there and everywhere, never dreaming of such an immense undertaking as a wholesale department store, wherein the retail merchant can buy anything in the way of notions, underwear, household goods, notions, notions, notions, toys, fancy goods, and, in fact, everything and anything.

**Feather in Richmond's Cap.**  
There are, indeed, but few wholesale department stores in the country, and that the big Richmond cap that she has energetically worn with the capital who have had the business capital and the nerve to build up here such a business. The Southern Bargain House sells only to the trade, not a penny's worth of the thousands of articles it carries in stock being sold to the individual consumer. I was a little surprised when the managers told me that their immense business is done without the aid of traveling men. They sell altogether by illustrated catalogue and price list, by correspondence and direct to the retailer, who, in turn, perhaps there is not a house in Richmond that is better known in all of that vast territory between the Mississippi River and the Atlantic Ocean and south of the Potomac River.

The new home of the Southern Bargain House stands on the same ground, the building occupying the same space upon which stood from time immemorial the famous old Exchange Hotel that was connected with the Ballard House by a bridge over Franklin Street, in old hostilely while in its day and time housed more distinguished men of other generations than any other house in the country, perhaps. But that part of Richmond seems to have been cut out for a great wholesaling district, and the famous old hotel, as great as it was, had to get out of the way of progress and make room for hustling business of another kind. New York ago a man told me that a country of a town or a city retail merchant can come to Richmond and in a few blocks of territory of which the site of the old Exchange is the dead center can do anything which to stock his retail store from coast to coast by steam engines. He can now come mightily near doing that thing right on the site of the ancient hostility.

**Drakes Branch Tobacco Market.**  
[Special to The Times-Dispatch.]  
Drakes Branch, Va., February 18.—There have been good receipts during the week, and prices were well sustained; in fact, medium grades were rather higher than they have been this season. The 75 per cent. of the crop has been marketed. While the fine wrappers are rather scarce in this crop, some are being sold, and they always command good prices.

**Bedford City Tobacco Market.**  
[Special to The Times-Dispatch.]  
Bedford City, Va., February 18.—Tobacco has been very satisfactory through the week. Probably the largest lot was sold on Thursday by W. G. Lipscomb, of Moneta, amounting to 2,342 pounds, at prices, according to grade, from \$14.47 to \$15.

**The Rocky Mount Tobacco Market.**  
[Special to The Times-Dispatch.]  
Rocky Mount, N.C., February 18.—Sales this week have shown somewhat of an increase over last, as the weather has been more favorable, and for handling. Between 75,000 and 100,000 pounds have been sold at prices highly satisfactory to the sellers. The prices are, for handling, the quality of the tobacco, which is characteristic of that usually sold in this section of the season. It is thought the crop will practically be sold out by March 1. Many plant beds have been sown, and preparations for the new crop begun.

**South Boston Tobacco Market.**  
[Special to The Times-Dispatch.]  
South Boston, Va., February 18.—About 15,000 pounds of leaf tobacco have been sold on this market this fiscal year, and is officially reported that about 5,000,000 pounds of the hands of the planters yet to be sold, making a total of 30,000,000. The offerings during the past week were of a higher and more desirable type, and prices were most satisfactory. Sales this week have been quite large, despite the fact that the weather has been very inclement, and the roads are very muddy. Many hogheads were also shipped in, which augmented the breaks hugely.

**VALUABLE REGION MAY BE PURCHASED**

Government Expected to Enter Into Protection of Vast Watershed.

[Special to The Times-Dispatch.]  
Bristol, Va., February 18.—In order to protect the watershed that supplies the rivers and other streams tributary to the Tennessee, which have their outlet from the mountains through the fertile East Tennessee Valley, it is expected that the new forest reserve measure, if it is approved by the President, will result in the purchase of much of the picturesque mountain region in Southwest Virginia, East Tennessee and Western North Carolina, including hundreds of thousands of acres up and down the Blue Ridge.

In order to protect the tributaries to and head waters of the Tennessee, those portions of the mountains in Virginia in which rise the North and Middle Branches of the Holston, the Clinch and Powell Rivers, and those portions of the Tennessee and North Carolina mountains in which rise the South Fork of the Holston, the Vatauga and Doe, the French Broad, Swannanoah and No-

**Railroads.**

Richmond, Fredericksburg & Potomac R. R.

TO AND FROM WASHINGTON AND BEYOND.

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